

Information to identify the case:

Debtor 1	Charlie Jester	Social Security number or ITIN	xxx-xx-6690
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-21982-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charlie Jester

10/21/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charlie Jester
 Debtor

Case No. 14-21982-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Oct 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2019.

db +Charlie Jester, 4 Rogers Circle, Hamilton, NJ 08610-4219
 cr +OCWEN LOAN SERVICING, LLC, SERVICER FOR WILMINGTON, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514847189 ++ASPIRE VISA, P O BOX 105555, ATLANTA GA 30348-5555
 (address filed with court: Aspire Visa, PO Box 23007, Columbus, GA 31902)
 514847192 +EMA Recovery, Re: Dr. Bresch, PO Box 3129, Secaucus, NJ 07096-3129
 514847193 +First Credit Services, Re: Retro Fitness of Hamilton, 371 Hoes Lane, Suite 300 B,
 Piscataway, NJ 08854-4143
 514847197 +Goldman & Warshaw, Re: Midland Funding, PO Box 106, Pine Brook, NJ 07058-0106
 514847200 National Credit Solutions, Re: Direct Brands, 3680 E I 240 Svc Road,
 Oklahoma City, OK 73135
 514847202 +Ocwen Federal Bank, 12650 Ingenuity Drive, Orlando, FL 32826-2703
 514847203 +Pressler & Pressler, Re: Midland Funding, 7 Entin Road, Parsippany, NJ 07054-5020
 517364885 +RONEN, LLC, c/o Connie J. Delisser, Marinosci Law Group, P.C.,
 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
 514847205 +Sandra Jester, 52 Lehavre Court, Trenton, NJ 08619-4723
 514847208 +Transnational Limited, LLC, Re: Eastern Dental of Hamilton, 1162 St. Georges Avenue,
 Suite 279, Avenel, NJ 07001-1263
 514865688 +U.S. Department of HUD, C/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
 515052160 +WILMINGTON SAVINGS FUND SOCIETY, FSB DBA CHRISTIAN, OCWEN LOAN SERVICING, LLC,
 1100 VIRGINIA DR., Suite 175, Attention: Bankruptcy Department,
 FORT WASHINGTON, PA 19034-3278

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 00:26:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 22 2019 00:26:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514960543 EDI: AIS.COM Oct 22 2019 03:58:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514847190 +EDI: CAPITALONE.COM Oct 22 2019 03:58:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 514847194 +EDI: AMINFOFP.COM Oct 22 2019 03:58:00 First Premier Bank, PO Box 5147,
 Sioux Falls, SD 57117-5147
 514847195 +EDI: RMSC.COM Oct 22 2019 03:58:00 GEMB/Old Navy, PO Box 981400, El Paso, TX 79998-1400
 514847196 +EDI: GMACFS.COM Oct 22 2019 03:58:00 GMAC, 3104 Unionville Road, Ste 200,
 Cranberry Twp, PA 16066-3417
 514847198 +EDI: HFC.COM Oct 22 2019 03:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 514847199 +EDI: MID8.COM Oct 22 2019 03:58:00 Midland Credit Mngmt, Re: Aspire; HSBC,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 514847201 +E-mail/Text: egssupportservices@alorica.com Oct 22 2019 00:27:06 NCO Financial Systems,
 Re: GEMB/JC Penney, 507 Prudential Road, Horsham, PA 19044-2308
 514847204 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 22 2019 00:33:04 Regional Acceptance,
 5425 Robin Hood Drive, Suite 101, Norfolk, VA 23513-2451
 514862136 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 22 2019 00:33:04 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 514847206 +EDI: WTRRN BANK.COM Oct 22 2019 03:58:00 Target, 3701 Wayzata Blvd, #2CF,
 Minneapolis, MN 55416-3440
 514847207 +EDI: CBS7AVE Oct 22 2019 03:58:00 Through the Country Door, 1112 7th Ave,
 Monroe, WI 53566-1364
 514847209 +EDI: VERIZONCOMB.COM Oct 22 2019 03:58:00 Verizon NJ, 500 Technology Drive,
 Weldon Spring, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514847191 ##+Division of Motor Vehicles, NJ-AISC, PO Box 4850, Trenton, NJ 08650-4850

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

Date Rcvd: Oct 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor OCWEN LOAN SERVICING, LLC, SERVICER FOR WILMINGTON SAVINGS FUND SOCIETY, FSB DBA CHRISTIANA TRUST AS TRUSTEE FOR HLSS MORTGAGE MASTER TRUST FOR THE BENEFIT OF THE HOLDERS OF THE SERIES 2014-1 CERTIFIC nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor RONEN, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Atlantica, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor Charlie Jester njbankruptcyaw@aol.com.

TOTAL: 5